



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [BERKSHIRE HILLS BANCORP, INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [11,852,027](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BERKSHIRE HILLS BANCORP, INC
60 STATE STREET
BOSTON, MA 02109

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	12,281,206			12,984,577			12,852,498			12,969,762			11,777,007																	
Net income (\$000)	98,416			-548,026			-533,017			97,450			105,765																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.46	2.65	31	2.53	2.80	27	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46															
+ Non-interest income	1.31	1.09	67	0.52	1.21	19	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36															
- Overhead expense	2.34	2.21	61	7.88	2.59	96	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50															
- Provision for credit losses	0.03	-0.12	81	0.68	0.66	58	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78															
+ Securities gains (losses)	0	0.01	23	0	0.03	27	0	0.02	6	0	0.01	50	0	0	59															
+ Other tax equivalent adjustments	0	0	87	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.41	1.76	24	-5.60	0.91	3	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18															
Net operating income	1.07	1.34	24	-5.46	0.70	3	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16															
Net income	1.07	1.34	24	-5.63	0.71	3	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.95	3.12	37	3.61	3.64	46	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68															
Interest expense	0.36	0.26	75	0.86	0.58	79	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71															
Net interest income (tax equivalent)	2.59	2.85	29	2.75	3.05	28	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.29	0.12	89	0.46	0.28	78	0.54	0.27	81	0.34	0.21	76	0.18	0.22	57															
Earnings coverage of net loan and lease losses (X)	7.54	26.30	25	-14.85	20.97	6	-9.19	22.91	5	4.79	24.40	21	10.04	21.75	37															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.65	1.32	77	1.50	1.58	52	1.52	1.58	51	0.67	0.83	36	0.68	0.90	30															
Allowance for loan and lease losses / Total loans and leases	1.65	1.30	79	1.49	1.55	55	1.52	1.55	52	0.66	0.81	38	0.67	0.89	29															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.58	52	0.53	0.71	40	0.82	0.71	65	0.43	0.57	36	0.37	0.61	27															
30–89 days past due loans and leases / Total loans and leases	0.27	0.29	57	0.31	0.37	51	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29															
Liquidity and Funding																														
Net noncore funding dependence	-14.08	-3.31	19	10.96	6.19	68	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81															
Net short-term noncore funding dependence	-16.70	-9.17	23	4.68	-2.71	77	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94															
Net loans and leases / Total assets	56.77	58.81	41	70.26	63	67	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78															
Capitalization																														
Tier 1 leverage ratio	9.94	9.07	75	9.16	9.05	54	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30															
Holding company equity capital / Total assets	9.94	10.79	36	9.34	11.12	22	9.25	11.16	23	13.31	12.43	61	12.71	12.22	61															
Total equity capital (including minority interest) / Total assets	9.94	10.91	35	9.34	11.24	20	9.25	11.29	21	13.31	12.57	60	12.71	12.27	61															
Common equity tier 1 capital / Total risk-weighted assets	15.28	12.64	85	13.17	12.26	73	13.79	12.38	78	12.07	12.17	52	11.42	12.12	45															
Net loans and leases / Equity capital (X)	5.71	5.47	60	7.52	5.73	79	6.96	5.58	76	5.46	5.21	60	5.85	5.29	63															
Cash dividends / Net income	18.71	27.22	32		49.74			42.30		46.29	33.12	74	38.66	27.31	72															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	-6.07	9.51	3	-6.79	16.67	1	-2.84	16.68	2	8.20	9.26	60	5.55	7	56															
Equity capital	-0.08	7.52	14	-33.47	6.54	2	-32.46	6.99	2	13.24	10.49	74	3.79	7.89	41															
Net loans and leases	-24.10	-0.66	0	-11.97	12.75	1	-13.90	9.07	0	5.84	9.10	52	8.06	7.89	62															
Noncore funding	-61.59	-21.64	5	-33	-6.57	16	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	6.33	10.65	45	6.31	13.73	45	6.26	13.56	41	4.22	13.04	38	4.77	13.37	42															
Equity investment in subsidiaries / Equity capital	101.20	103.15	43	100.09	103.27	33	100.70	102.81	39	100.71	103.22	42	101.17	103.10	43															
Cash from ops + noncash items + op expense / Op expense + dividends	350.57	155.61	90	130.43	142.45	54	110.44	147.24	34	189.76	190.27	56	144.13	174.91	42															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	217,873	278,259	358,014	448,910	411,411	-21.70	21.34
Income from lease financing receivables.....	0	0	0	16	13		-100.00
Fully taxable income on loans and leases.....	214,267	274,295	352,936	448,926	411,424	-21.88	19.23
Tax-exempt income on loans and leases.....	3,606	3,964	5,078	0	0	-9.03	360500.00
Estimated tax benefit on income on loans and leases.....	1,325	1,505	1,917	0	0	-11.96	216790.64
Income on loans and leases (tax equivalent).....	219,198	279,764	359,931	448,926	411,424	-21.65	21.97
Investment interest income (tax equivalent).....	36,529	39,028	51,721	60,753	62,152	-6.40	24.00
Interest on balances due from depository institutions.....	0	0	0	0	65		
Interest income on other earning assets.....	2,217	3,776	4,530	7,284	4,942	-41.29	-5.42
Total interest income (tax equivalent).....	257,944	322,568	416,182	516,963	478,583	-20.03	21.95
Interest on time deposits of \$250K or more	3,047	8,331	9,936	11,531	7,533	-63.43	
Interest on time deposits < \$250K.....	13,048	35,281	42,784	64,601	43,789	-63.02	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,312	16,848	19,994	39,061	27,042	-62.54	4.21
Interest on other borrowings and trading liabilities.....	4,943	12,117	14,950	23,728	28,126	-59.21	-42.31
Interest on subordinated debt and mandatory convertible securities	4,001	4,001	5,335	5,335	5,335	0.00	0.00
Total interest expense.....	31,351	76,578	92,999	144,256	111,825	-59.06	-10.16
Net interest income (tax equivalent).....	226,593	245,990	323,183	372,707	366,758	-7.89	28.29
Non-interest income.....	120,975	50,458	71,233	78,408	112,061	139.75	150.17
Adjusted operating income (tax equivalent)	347,568	296,448	394,416	451,115	478,819	17.24	54.49
Overhead expense.....	215,328	767,410	838,633	288,649	308,814	-71.94	52.13
Provision for credit losses.....	2,500	65,878	75,878	35,419	25,451		-81.15
Securities gains (losses)	0	5	-5	61	6	-100.00	-100.00
Other tax equivalent adjustments	1	0	0	0	0		
Pretax net operating income (tax equivalent).....	129,447	-545,351	-526,626	131,435	140,835		84.20
Applicable income taxes	26,291	-18,194	-19,853	22,463	27,648		42.72
Tax equivalent adjustments	4,740	4,917	6,402	7,451	7,422	-3.60	34.89
Applicable income taxes (tax equivalent).....	31,031	-13,277	-13,451	29,914	35,070		41.46
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	98,416	-532,074	-513,175	101,521	105,765		103.60
Discontinued operations, net of applicable income taxes.....	0	-15,952	-19,842	-4,071	0		
Net income attributable to holding company.....	98,416	-548,026	-533,017	97,450	105,765		103.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	98,416	-548,026	-533,017	97,450	105,765		103.60
Investment securities income (tax equivalent).....	36,529	39,028	51,721	60,753	62,152	-6.40	24.00
US Treasury and agency securities (excluding mortgage-backed securities)	514	809	997	723	189	-36.46	1068.18
Mortgage-backed securities	20,664	21,100	27,974	30,962	32,429	-2.07	39.41
All other securities	15,351	17,119	22,750	29,068	29,534	-10.33	5.20
Cash dividends declared.....	18,411	30,456	36,564	45,107	40,884	-39.55	-1.41
Common	18,411	30,456	36,564	45,107	40,884	-39.55	-1.41
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.80	2.90	42	3.31	3.35	49	3.24	3.27	48	3.99	4	53	4.06	3.87	66
Less: Interest expense	0.34	0.24	75	0.79	0.54	79	0.72	0.48	79	1.11	0.98	66	0.95	0.79	70
Equals: Net interest income (tax equivalent)	2.46	2.65	31	2.53	2.80	27	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46
Plus: Non-interest income	1.31	1.09	67	0.52	1.21	19	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36
Equals: adjusted operating income (tax equivalent)	3.77	3.80	53	3.04	4.06	9	3.07	4.04	8	3.48	4.41	14	4.07	4.46	29
Less: Overhead expense	2.34	2.21	61	7.88	2.59	96	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50
Less: Provision for credit losses	0.03	-0.12	81	0.68	0.66	58	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	30	0	0.02	6	0	0.01	50	0	0	59
Plus: other tax equivalent adjustments	0	0	87	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.41	1.76	24	-5.60	0.91	3	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18
Less: Applicable income taxes (tax equivalent)	0.34	0.41	29	-0.14	0.21	5	-0.10	0.23	3	0.23	0.36	15	0.30	0.33	37
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.07	1.34	24	-5.46	0.70	3	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16
Plus: Net extraordinary items	0	0	49	-0.16	0	0	-0.15	0	0	-0.03	0	0	0	0	51
Equals: Net income	1.07	1.34	24	-5.63	0.71	3	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16
Memo: Net income (last four quarters)	0.92	1.30	15	-4	0.81	3	-4.15	0.82	3	0.75	1.19	12	0.90	1.24	16
Net income—BHC and noncontrolling (minority) interest	1.07	1.35	23	-5.63	0.72	3	-4.15	0.83	3	0.75	1.20	13	0.90	1.25	16
Margin Analysis															
Average earning assets / Average assets	94.84	93.09	70	91.85	92.11	45	92.51	92.32	55	90.48	91.05	44	90.47	91.48	35
Average interest-bearing funds / Average assets	67.09	61.98	74	70.14	64.67	77	70.54	64.06	77	71.99	65.57	80	72.84	65.56	78
Interest income (tax equivalent) / Average earning assets	2.95	3.12	37	3.61	3.64	46	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68
Interest expense / Average earning assets	0.36	0.26	75	0.86	0.58	79	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71
Net interest income (tax equivalent) / Average earning assets	2.59	2.85	29	2.75	3.05	28	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44
Yield or Cost															
Total loans and leases (tax equivalent)	3.81	4.07	37	3.95	4.35	29	3.89	4.27	27	4.61	5.09	22	4.72	4.95	38
Interest-bearing bank balances	0	0.13	3	0	0.36	0	0	0.27	0	0	2.04	0	0.11	1.64	0
Federal funds sold and reverse repos	3.25	0.25	97	9.75	0.75	98	10.18	0.68	98	4.20	2.44	86	4.77	2.17	93
Trading assets	0.33	0.45	67	0.28	0.65	61	0.28	0.60	62	0.61	0.99	56	1.29	1.11	58
Total earning assets	2.90	3.09	34	3.55	3.61	45	3.45	3.51	41	4.34	4.36	50	4.42	4.20	65
Investment securities (tax equivalent)	2.19	1.77	80	2.98	2.36	90	2.89	2.25	90	3.42	2.76	89	3.36	2.68	88
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	1.23	63	2.15	1.85	65	1.97	1.75	62	2.39	2.32	64	2.14	2.05	61
Mortgage-backed securities	1.53	1.55	51	2.20	2.17	50	2.04	2.05	46	2.62	2.61	54	2.53	2.50	52
All other securities	4.99	2.85	92	5.15	3.28	90	5.26	3.24	91	5.67	4.06	87	5.69	4.20	86
Interest-bearing deposits	0.39	0.22	83	1	0.60	86	0.91	0.53	86	1.41	1.10	75	1.11	0.81	78
Time deposits of \$250K or more	0.83	0.70	64	1.75	1.53	71	1.61	1.42	65	1.73	1.96	28	1.42	1.44	44
Time deposits < \$250K	1.03	0.67	84	1.78	1.47	75	1.70	1.36	78	2.16	1.82	70	1.73	1.29	77
Other domestic deposits	0.15	0.16	60	0.46	0.41	64	0.40	0.36	63	0.87	0.93	48	0.65	0.67	55
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	7		0.71			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.48	1.29	59	1.61	1.54	54	1.59	1.50	54	1.96	2.38	24	2.04	2.28	36
All interest-bearing funds	0.51	0.38	73	1.12	0.82	80	1.03	0.74	80	1.54	1.49	62	1.30	1.19	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	120,975	50,458	71,233	78,408	112,061
Fiduciary activities income	4,955	4,460	5,933	6,018	6,143
Service charges on deposit accounts - domestic	12,502	11,576	16,087	20,424	18,237
Trading revenue.....	3,183	1,518	2,697	-367	34,660
Investment banking fees and commissions.....	2,989	2,466	3,352	3,335	3,304
Insurance activities revenue.....	7,003	8,451	10,770	10,957	10,982
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2,659	2,305	1,633	3,416	3,725
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	66,436	6,569	11,214	13,262	9,361
Other non-interest income.....	21,248	13,113	19,547	21,363	25,649
Total overhead expenses	215,328	767,410	838,633	288,649	308,814
Personnel expense.....	112,069	110,388	146,790	139,968	164,430
Net occupancy expense.....	30,415	30,501	40,921	37,005	38,522
Goodwill impairment losses	0	553,762	553,762	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,912	4,668	6,182	5,783	4,934
Other operating expenses.....	68,932	68,091	90,978	105,893	100,928
Fee income on mutual funds and annuities.....	53	24	39	95	50
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,333	1,530	1,505	1,702	1,917
Average personnel expense per employee.....	84.07	72.15	97.53	82.24	85.77
Average assets per employee.....	9,213.21	8,486.65	8,539.87	7,620.31	6,143.46

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.04	2.14	24	0.05	2.09	22	0.05	2.02	22	0.12	2.72	23	0.04	3.08
Overhead expenses / Net Interest Income + non-interest income	62.81	58.85	66	263.23	62.06	98	216.13	62.28	98	65.06	61.29	69	65.51	60.88
Percent of Average Assets														
Total overhead expense	2.34	2.21	61	7.88	2.59	96	6.53	2.57	96	2.23	2.69	26	2.62	2.71
Personnel expense.....	1.22	1.23	50	1.13	1.30	32	1.14	1.30	34	1.08	1.41	21	1.40	1.44
Net occupancy expense.....	0.33	0.24	87	0.31	0.26	71	0.32	0.26	72	0.29	0.28	57	0.33	0.28
Other operating expenses.....	0.79	0.72	70	6.43	0.95	96	5.06	0.94	96	0.86	0.97	50	0.90	0.97
Overhead less non-interest income	1.02	1.08	39	7.36	1.27	96	5.97	1.25	96	1.62	1.32	70	1.67	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	61.95	58.34	64	258.87	61.60	98	212.63	61.82	98	63.99	60.64	68	64.49	60.37
Personnel expense.....	32.24	32.89	39	37.24	32.31	80	37.22	32.36	79	31.03	32.39	38	34.34	32.51
Net occupancy expense.....	8.75	6.26	84	10.29	6.55	95	10.38	6.58	93	8.20	6.52	78	8.05	6.48
Other operating expenses.....	20.96	18.68	73	211.34	22.16	98	165.03	22.28	98	24.76	21.20	76	22.11	20.90
Total non-interest income	34.81	28.20	68	17.02	28.52	25	18.06	28.83	29	17.38	29.23	24	23.40	28.50
Fiduciary activities income	1.43	2.27	44	1.50	2.06	48	1.50	2.09	48	1.33	1.97	47	1.28	2.14
Service charges on domestic deposit accounts	3.60	3.25	53	3.90	3.23	64	4.08	3.27	65	4.53	3.88	61	3.81	4.15
Trading revenue.....	0.92	0.68	76	0.51	1.37	57	0.68	1.28	60	-0.08	1.18	4	7.24	0.85
Investment banking fees and commissions.....	0.86	2.46	39	0.83	2.59	37	0.85	2.46	37	0.74	3.54	33	0.69	3.42
Insurance activities revenue.....	2.01	0.38	90	2.85	0.41	92	2.73	0.41	91	2.43	0.47	91	2.29	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.77	0.56	72	0.78	-0.04	86	0.41	0.01	79	0.76	0.28	83	0.78	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	19.11	3.64	96	2.22	3.74	51	2.84	3.92	55	2.94	1.86	72	1.96	1.61
Other non-interest income.....	6.11	9.39	34	4.42	9.49	24	4.96	9.65	25	4.74	10.04	17	5.36	9.86
Overhead less non-interest income	27.15	29.67	35	241.85	31.97	98	194.57	31.93	98	46.60	31.06	91	41.09	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.31	21.49	37		18.64			18.63		17.09	20.56	21	19.63	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.97	23.11	64		22.16			21.18		22.76	23.23	43	24.90	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,200,413	6,369,057	5,973,823	7,193,090	6,443,503	-18.35	12.62	
Commercial and industrial loans	1,208,517	2,077,528	1,909,343	1,796,171	1,912,918	-41.83	21.78	
Loans to individuals	166,704	299,297	259,666	417,970	587,040	-44.30	-63.20	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	265,777	254,050	257,034	264,516	196,025	4.62	6119.92	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	6,841,411	8,999,932	8,399,866	9,671,747	9,139,486	-23.98	12.76	
Less: Allowance for loan and lease losses	112,916	134,414	127,302	63,575	61,469	-15.99	161.96	
Net loans and leases	6,728,495	8,865,518	8,272,564	9,608,172	9,078,017	-24.10	11.69	
Debt securities that reprice or mature in over 1 year	2,197,477	1,813,035	2,066,035	1,583,732	1,683,952	21.20	127.39	
Mutual funds and equity securities	15,601	31,993	18,513	41,556	56,638	-51.24	-78.39	
Subtotal	8,941,573	10,710,546	10,357,112	11,233,460	10,818,607	-16.52	26.60	
Interest-bearing bank balances	1,967,348	839,432	1,464,777	411,107	43,725	134.37	29241.51	
Federal funds sold and reverse repos	3,997	5,323	1,879	59,276	38,492	-24.91	171.35	
Debt securities that reprice or mature within 1 year	98,351	92,449	94,288	85,801	89,458	6.38	147.54	
Trading assets	105,701	189,151	169,459	90,959	46,866	-44.12	106.17	
Total earning assets	11,116,970	11,836,901	12,087,515	11,880,603	11,037,148	-6.08	55.22	
Non-interest-bearing cash and due from depository institutions	153,185	90,537	91,219	105,446	100,972	69.20	150.68	
Premises, fixed assets, and leases	155,523	187,058	182,814	195,678	106,470	-16.86	82.83	
Other real estate owned	0	401	149	1,734	1,541	-100.00	-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	426,474	502,843	479,810	1,033,463	969,406	-15.19	-32.17	
Total assets	11,852,027	12,617,644	12,841,403	13,216,924	12,215,537	-6.07	49.32	
Quarterly average assets	11,939,688	12,668,265	12,456,261	13,278,596	12,090,757	-5.75	49.98	
Average loans and leases (YTD)	7,674,891	9,431,833	9,252,398	9,729,930	8,722,450	-18.63	30.60	
Memoranda								
Loans held-for-sale	5,176	17,596	17,748	169,319	96,233	-70.58	-74.72	
Loans not held-for-sale	6,836,235	8,982,336	8,382,118	9,502,428	9,043,253	-23.89	13.05	
Real estate loans secured by 1–4 family	1,850,359	2,689,182	2,404,116	3,437,109	3,265,108	-31.19	-19.86	
Commercial real estate loans	3,348,880	3,676,436	3,567,340	3,751,949	3,178,395	-8.91	45.04	
Construction and land development	383,418	490,105	475,513	449,589	371,067	-21.77	26.76	
Multifamily	489,793	535,936	502,849	628,320	551,487	-8.61	61.97	
Nonfarm nonresidential	2,475,669	2,650,395	2,588,978	2,674,040	2,255,841	-6.59	45.28	
Real estate loans secured by farmland	1,174	3,439	2,367	4,032	0	-65.86		
Total investment securities	2,311,429	1,937,477	2,178,836	1,711,089	1,830,048	19.30	114.35	
U.S. Treasury securities	29,997	30,004	30,000	14,996	0	-0.02		
US agency securities (excluding mortgage-backed securities)	20,078	24,707	23,790	26,192	8,354	-18.74	527.44	
Municipal securities	368,068	350,970	347,962	381,798	395,666	4.87	45.79	
Mortgage-backed securities	1,826,919	1,424,802	1,698,516	1,129,942	1,249,403	28.22	157.66	
Asset-backed securities	24	25	25	26	30	-4.00	-98.48	
Other debt securities	50,742	74,976	60,030	116,579	119,957	-32.32	27.41	
Mutual funds and equity securities	15,601	31,993	18,513	41,556	56,638	-51.24	-78.39	
Available-for-sale securities	1,643,965	1,575,287	1,695,232	1,311,555	1,399,647	4.36	73.62	
U.S. Treasury securities	29,997	30,004	30,000	14,996	0	-0.02		
US agency securities (excluding mortgage-backed securities)	20,078	24,707	23,790	26,192	8,354	-18.74	527.44	
Municipal securities	81,173	104,507	97,803	110,137	111,206	-22.33	-32.98	
Mortgage-backed securities	1,461,975	1,341,093	1,483,609	1,043,651	1,160,130	9.01	106.21	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	50,742	74,976	60,030	116,579	119,957	-32.32	27.41	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	13,496	25,839	26,764	15,127	-2,539	-47.77	71.03	
Available-for-sale securities appreciation (depreciation)	10,525	42,730	41,255	14,138	-21,626	-75.37	-61.12	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	370,715	623,319	582,785	347,815	1,123,548	-40.53	-46.65	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,027,452	2,588,204	2,594,152	1,887,126	1,605,065	16.97	171.31
NOW, ATS and transaction accounts	1,982,089	1,522,289	1,114,865	1,492,569	1,122,321	30.20	316.24
Time deposits less brokered deposits < \$250K	1,095,409	1,471,124	1,379,623	1,731,547	1,368,224	-25.54	
MMDA and other savings accounts	3,534,660	3,468,911	4,579,938	3,369,890	2,969,676	1.90	70.14
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,639,610	9,050,528	9,668,578	8,481,132	7,065,286	6.51	129.28
Time deposits of \$250K or more	413,196	604,984	556,285	656,461	507,528	-31.70	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	10,614	506,900	406,015	431,897	1,268,881	-97.91	-98.97
Other borrowings w/remaining maturity over 1 year	69,894	185,277	155,307	390,222	170,403	-62.28	114.85
Brokered deposits < \$250K	317,109	813,986	610,644	1,201,360	1,411,965	-61.04	
Noncore funding	810,813	2,111,147	1,728,251	2,679,940	3,358,777	-61.59	-68.92
Trading liabilities	43,007	74,318	66,423	81,001	34,211	-42.13	8.86
Subordinated notes and debentures + trust preferred securities	97,454	97,223	97,281	97,049	89,518	0.24	9.36
Other liabilities	83,068	105,403	93,097	119,238	114,827	-21.19	32.32
Total liabilities	10,673,952	11,438,619	11,653,630	11,458,360	10,662,619	-6.68	52.39
Equity Capital							
Perpetual preferred stock (including surplus)	68	70	68	70	70	-2.86	
Common stock	528	525	528	523	466	0.57	63.98
Common surplus	1,423,253	1,442,552	1,427,171	1,462,998	1,285,570	-1.34	90.31
Retained earnings	-153,439	-242,177	-233,344	361,082	308,837		
Accumulated other comprehensive income	7,249	32,426	30,871	11,993	-13,470	-77.64	-13.82
Other equity capital components	-99,584	-54,371	-37,521	-78,102	-28,555		
Total holding company equity capital	1,178,075	1,179,025	1,187,773	1,758,564	1,552,918	-0.08	26.32
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,178,075	1,179,025	1,187,773	1,758,564	1,552,918	-0.08	26.32
Total liabilities and capital	11,852,027	12,617,644	12,841,403	13,216,924	12,215,537	-6.07	49.32
Memoranda							
Non-interest-bearing deposits	3,027,452	2,588,204	2,594,152	1,887,126	1,605,065	16.97	171.17
Interest-bearing deposits	7,342,463	7,881,294	8,241,355	8,451,827	7,379,714	-6.84	58.38
Total deposits	10,369,915	10,469,498	10,835,507	10,338,953	8,984,779	-0.95	80.27
Long-term debt that reprices within 1 year	9,962	10,000	10,000	9,942	0	-0.38	-9.44
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,187,773	1,758,564	1,758,564	1,552,918	1,496,264		
Accounting restatements	0	-24,380	-24,380	0	0		
Net income	98,416	-548,026	-533,017	97,450	105,765		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,631	3,363	4,765	3,875	4,047		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	68,712	473	473	52,746	0		
Changes incident to business combinations	0	0	0	176,711	0		
Less: Dividends declared	18,411	30,456	36,564	45,107	40,884		
Change in other comprehensive income	-23,622	20,433	18,878	25,463	-12,274		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,178,075	1,179,025	1,187,773	1,758,564	1,552,918		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.88	36.06	70	50.48	36.66	77	46.52	36.22	69	54.42	37.78	76	52.75	37.19	73
Commercial and industrial loans	10.20	11.11	51	16.47	14.40	62	14.87	13.52	58	13.59	12.02	61	15.66	12.85	66
Loans to individuals	1.41	3.60	50	2.37	3.57	55	2.02	3.40	55	3.16	4.20	56	4.81	4.31	62
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	2.24	4.26	35	2.01	4.66	28	2	4.63	27	2	5.01	26	1.60	5	22
Net loans and leases.....	56.77	58.81	41	70.26	63	67	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78
Debt securities over 1 year.....	18.54	18.32	54	14.37	14.80	49	16.09	15.55	55	11.98	14.60	34	13.79	14.63	48
Mutual funds and equity securities	0.13	0.05	80	0.25	0.06	91	0.14	0.05	81	0.31	0.06	92	0.46	0.06	96
Subtotal	75.44	78.17	32	84.89	79.07	67	80.65	78.16	50	84.99	79.65	62	88.56	79.97	85
Interest-bearing bank balances	16.60	9.37	84	6.65	6.40	53	11.41	7.51	78	3.11	3.06	59	0.36	3.04	10
Federal funds sold and reverse repos	0.03	0.53	67	0.04	0.80	71	0.01	0.82	63	0.45	1.57	75	0.32	1.66	70
Debt securities 1 year or less	0.83	1.51	44	0.73	1.85	32	0.73	1.68	34	0.65	1.91	33	0.73	1.96	35
Trading assets	0.89	0.58	79	1.50	1.04	80	1.32	1.01	81	0.69	1.19	75	0.38	1.33	73
Total earning assets.....	93.80	91.57	76	93.81	90.87	81	94.13	91.05	88	89.89	89.53	53	90.35	89.74	59
Non-interest cash and due from depository institutions.....	1.29	0.99	76	0.72	1.03	29	0.71	1.07	21	0.80	1.14	23	0.83	1.21	24
Other real estate owned.....	0	0.01	6	0	0.03	22	0	0.02	20	0.01	0.03	38	0.01	0.04	31
All other assets.....	4.91	7.39	22	5.47	8.03	20	5.16	7.82	18	9.31	9.27	52	8.82	8.98	47
Memoranda															
Short-term investments	17.46	12.31	75	7.43	10.21	44	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14
U.S. Treasury securities.....	0.25	1.18	47	0.24	0.91	57	0.23	0.84	59	0.11	1.03	45	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.17	0.75	42	0.20	0.59	44	0.19	0.63	44	0.20	0.54	48	0.07	0.69	30
Municipal securities	3.11	1.70	77	2.78	1.60	71	2.71	1.69	70	2.89	1.34	78	3.24	1.62	77
Mortgage-backed securities	15.41	13.46	62	11.29	11.20	53	13.23	11.75	56	8.55	11.44	34	10.23	11.13	48
Asset-backed securities	0	0.47	51	0	0.31	49	0	0.32	49	0	0.28	50	0	0.33	52
Other debt securities	0.43	0.51	60	0.59	0.40	71	0.47	0.42	65	0.88	0.39	79	0.98	0.41	81
Loans held-for-sale.....	0.04	0.50	30	0.14	0.52	35	0.14	0.52	34	1.28	0.39	86	0.79	0.30	83
Loans held for investment	57.68	58.34	43	71.19	63.22	71	65.27	61.72	54	71.90	63.50	72	74.03	63.93	78
Real estate loans secured by 1–4 family	15.61	11.57	71	21.31	12.28	87	18.72	11.91	79	26.01	13.29	90	26.73	13.46	92
Revolving	2.23	1.44	67	2.77	1.72	70	2.53	1.66	67	2.88	2.07	65	3.09	2.27	68
Closed-end, secured by first liens	13.09	9.73	70	18.13	10.10	85	15.83	9.81	81	22.64	10.69	89	23.11	10.57	92
Closed-end, secured by junior liens	0.30	0.19	79	0.41	0.24	80	0.37	0.22	79	0.49	0.28	80	0.53	0.31	77
Commercial real estate loans	28.26	22.35	63	29.14	22.30	64	27.78	22.22	62	28.39	22.23	57	26.02	21.58	54
Construction and land development.....	3.24	3.40	51	3.88	3.47	58	3.70	3.40	58	3.40	3.44	54	3.04	3.51	49
Multifamily.....	4.13	3.32	71	4.25	3.10	72	3.92	3.12	68	4.75	3.01	76	4.51	2.72	82
Nonfarm nonresidential	20.89	14.65	72	21.01	14.72	70	20.16	14.72	68	20.23	14.69	65	18.47	14.44	62
Real estate loans secured by farmland.....	0.01	0.35	29	0.03	0.33	36	0.02	0.33	34	0.03	0.36	38	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	76.01	60.51	78	70.77	56.15	74	71.12	57.15	72	74.37	57.46	73	70.50	56.49	68
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.05	20	69	29.88	19.51	83	28.62	19.43	82	35.54	20.75	90	35.73	21.10	90
Real estate loans secured by 1–4 family.....	3.86	2.47	69	3.88	2.66	67	3.87	2.64	65	3.93	3.15	61	4.13	3.50	60
Revolving	23.19	17.35	70	26	16.64	82	24.76	16.59	80	31.61	17.39	88	31.60	17.39	89
Closed-end.....	48.95	37.13	69	40.85	33.63	60	42.47	34.63	62	38.79	33.52	53	34.78	32.14	50
Construction and land development.....	5.60	5.69	54	5.45	5.18	58	5.66	5.26	58	4.65	5.09	53	4.06	5.20	47
1–4 family.....	0.03	1.19	13	0.05	0.94	18	0.07	0.93	18	0.18	0.94	30	0.59	1.02	47
Other.....	5.58	4.46	61	5.39	4.09	66	5.60	4.19	67	4.47	4.02	61	3.47	4.05	51
Multifamily.....	7.16	5.41	71	5.95	4.78	68	5.99	4.96	67	6.50	4.69	72	6.03	4.10	77
Nonfarm nonresidential	36.19	24.45	78	29.45	22.19	67	30.82	22.93	69	27.65	22.15	63	24.68	21.40	54
Owner-occupied.....	8.24	8.31	51	6.62	7.46	48	7.07	7.68	51	6.88	7.72	48	6.15	8.03	41
Other.....	27.94	15.83	88	22.83	14.52	80	23.75	14.95	81	20.77	14.34	72	18.53	13.38	68
Real estate loans secured by farmland.....	0.02	0.61	28	0.04	0.52	35	0.03	0.54	34	0.04	0.55	36	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	17.66	19.45	51	23.08	22.98	54	22.73	22.17	55	18.57	19.53	51	20.93	20.32	60
Loans to individuals	2.44	6.58	48	3.33	6.23	54	3.09	6.13	53	4.32	7.13	53	6.42	7.36	60
Credit card loans	0	0.51	50	0	0.63	48	0	0.65	48	0	0.81	46	0	1.02	43
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	3.88	8.42	41	2.82	9.11	27	3.06	9.09	27	2.73	9.85	25	2.14	9.66	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	407.56	383.43	50	503.44	387.92	72	471.01	381.27	67	576.60	391.26	82	582.93	379.80	82
Real estate loans secured by 1–4 family.....	145.01	124.74	63	212.57	130.23	82	189.56	125.03	76	275.52	138.18	91	295.39	137.84	93
Revolving	20.67	15.53	65	27.61	18.32	69	25.60	17.42	67	30.47	21.26	67	34.14	23.33	69
Closed-end.....	124.34	107.54	63	184.96	110.40	83	163.96	106.14	78	245.05	115.20	91	261.25	112.79	92
Commercial real estate loans	262.46	238.58	54	290.60	237.16	59	281.27	234.65	56	300.76	229.44	61	287.54	219.72	60
Construction and land development.....	30.05	36.07	46	38.74	36.48	58	37.49	35.62	57	36.04	34.95	55	33.57	35.36	51
1–4 family.....	0.15	7.44	12	0.36	6.64	20	0.43	6.34	18	1.38	6.61	33	4.88	7.04	53
Other.....	29.90	28.34	53	38.38	28.60	67	37.06	28.16	65	34.66	27.32	63	28.69	27.26	55
Multifamily.....	38.39	35.29	67	42.36	32.93	73	39.65	32.74	70	50.37	31.04	81	49.89	27.85	84
Nonfarm nonresidential	194.02	156.30	65	209.50	156.60	63	204.13	155.06	63	214.35	152.10	66	204.08	147.22	64
Owner-occupied.....	44.20	52.63	43	47.09	52.43	49	46.82	52.37	48	53.35	53.07	55	50.85	54.89	54
Other.....	149.82	100.99	75	162.41	101.87	76	157.31	100.54	75	161.01	97.41	75	153.23	91.80	77
Real estate loans secured by farmland.....	0.09	3.67	28	0.27	3.43	36	0.19	3.44	34	0.32	3.60	37	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	94.71	116.17	44	164.22	150.16	55	150.54	139.91	54	143.98	122.02	63	173.06	128.82	71
Loans to individuals	13.06	36.56	46	23.66	36.83	56	20.47	37.47	53	33.50	43.51	57	53.11	42.67	65
Credit card loans	0.01	2.58	50	0.01	3.28	48	0.01	3.30	49	0.01	4.34	46	0.01	5.31	44
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	20.83	47.63	31	20.08	49.92	28	20.27	49.54	28	21.20	52.44	26	17.73	51.79	22
Supplemental															
Non-owner occupied CRE loans / Gross loans	40.71	29.25	78	34.23	26.62	69	35.40	27.32	70	31.91	26.45	61	28.63	24.79	54
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	218.27	187.63	56	243.51	186.45	63	234.45	183.76	63	247.41	178.57	69	236.69	167.93	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.47	244.92	52	290.60	243.47	55	281.27	240.85	53	300.76	236.10	59	287.54	225.98	58

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.46	12.31	75	7.43	10.21	44	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14
Liquid assets	34.65	29.12	66	20.64	24.65	47	27.10	26.22	58	13.91	22.44	25	12.18	22.72	16
Investment securities	19.50	20.37	52	15.36	17.19	44	16.97	17.85	47	12.95	16.99	32	14.98	17.27	41
Net loans and leases	56.77	58.81	41	70.26	63	67	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78
Net loans, leases and standby letters of credit	56.78	59.61	40	70.32	63.89	66	64.54	62.48	48	72.72	64.84	69	74.36	65.07	77
Core deposits	81.33	75.52	69	71.73	69.20	45	75.29	70.67	51	64.17	63.09	39	57.84	62.13	29
Noncore funding	6.84	10.15	46	16.73	15.53	67	13.46	14.13	62	20.28	19.36	65	27.50	21.34	73
Time deposits of \$250K or more	3.49	1.67	87	4.79	2.35	87	4.33	2.11	88	4.97	2.94	83	4.15	2.89	77
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.03	0.54	20	-0.04	0.59	16	-0.01	0.54	19	-0.45	0.48	14	-0.32	0.54	14
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.09	0.88	41	4.02	1.75	82	3.16	1.24	83	3.27	3.01	55	10.39	3.67	91
Earning assets that reprice within 1 year	48.43	38.80	75	38.40	38.76	45	41.75	39.38	51	36.44	39.29	38	33.79	40.29	27
Interest-bearing liabilities that reprice within 1 year	11.19	6.64	83	15.41	8.86	83	13.07	8.20	79	20.69	10.19	87	17.54	10.01	84
Long-term debt that reprices within 1 year	0.08	0.27	66	0.08	0.52	58	0.08	0.47	56	0.08	0.96	52	0	1.34	25
Net assets that reprice within 1 year	37.15	30.83	63	22.91	27.76	38	28.60	29.11	44	15.67	26.63	21	16.25	27.38	26
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.08	-3.31	19	10.96	6.19	68	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81
Net short-term noncore funding dependence	-16.70	-9.17	23	4.68	-2.71	77	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94
Short-term investment / Short-term noncore funding	359.07	304.29	69	65.14	149.65	29	133.70	184.19	48	28.83	77.77	39	6.39	66.46	6
Liquid assets - short-term noncore funding / Nonliquid assets	45.59	36.72	65	11.64	24.47	34	24.70	28.18	51	-0.80	16.97	16	-11.16	16.04	8
Net loans and leases / Total deposits	64.88	73.05	30	84.68	82.06	57	76.35	79.43	39	92.93	90.31	53	101.04	90.08	83
Net loans and leases / Core deposits	69.80	78.83	35	97.96	92.26	68	85.56	88.34	52	113.29	103.93	74	128.49	105	84
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.14	0.50	75	2.23	1.73	68	2.29	1.57	71	1.28	0.72	77	-0.24	-0.82	56
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.89	1.06	54	3.69	4.54	51	3.53	4.31	50	1.19	1.36	51	-2.07	-1.98	48
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	28.20	13.65	75	17.04	11.41	67	21.35	11.38	71	20.92	12.67	64	20.42	16.19	60
Available-for-sale securities	71.12	84.59	24	81.31	86.72	32	77.80	87.23	27	76.65	85.40	30	76.48	81.88	35
U.S. Treasury securities	1.30	6.01	48	1.55	5.26	55	1.38	4.72	57	0.88	6.15	47	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.87	4.24	43	1.28	3.94	44	1.09	4.01	45	1.53	3.49	49	0.46	4.02	32
Municipal securities	15.92	8.38	75	18.11	9.87	75	15.97	9.83	74	22.31	7.75	84	21.62	9.16	83
Mortgage-backed securities	79.04	66.09	64	73.54	66.61	57	77.96	66.64	64	66.04	67.43	44	68.27	65.45	50
Asset-backed securities	0	2.45	51	0	1.91	49	0	1.91	49	0	1.66	49	0	2.05	52
Other debt securities	2.20	3.01	58	3.87	2.93	73	2.76	3.01	62	6.81	2.94	81	6.55	2.79	80
Mutual funds and equity securities	0.67	0.29	79	1.65	0.38	88	0.85	0.35	79	2.43	0.40	96	3.09	0.42	95
Debt securities 1 year or less	4.25	8.18	40	4.77	11.25	27	4.33	10.55	28	5.01	11.86	32	4.89	11.91	33
Debt securities 1 to 5 years	0.89	17.39	5	1.01	17.70	8	0.57	17.03	4	5.78	17.94	32	2.78	19.18	18
Debt securities over 5 years	94.18	72.07	90	92.57	68.10	87	94.25	69.86	90	86.78	66.02	76	89.24	64.73	83
Pledged securities	16.04	33.37	28	32.17	37.16	40	26.75	35.67	37	20.33	30.57	42	61.39	33.30	83
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	120.84	64.27	76	238.14	124.80	80	180.65	183.32	62	223.97	26.69	95	-12.66	6.77	23
Investment securities	19.30	32.48	44	8.01	20.30	30	27.34	23.62	67	-6.50	11.75	11	0.38	9.42	35
Core deposits	6.51	16.96	10	9.40	26	7	14	26.88	11	20.04	11.23	79	-0.30	7.29	16
Noncore funding	-61.59	-21.64	5	-33	-6.57	16	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,744,063	1,819,746	1,789,849
Commit: Secured commercial real estate loans	522,249	297,998	381,531	440,599	481,599
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	1,126	7,828	14,984	3,356	5,730
Commercial and similar letters of credit	40,814	23,421	19,431	12,321	13,066
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	134,982	120,970	83,161	138,631	0
Credit derivatives - notional amount (holding company as beneficiary)	209,549	194,966	243,701	176,509	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	134,982	120,969	83,161	138,631	0
Derivative Contracts					
Interest rate futures and forward contracts	4,814	17,594	11,544	237,412	190,807
Written options contracts (interest rate)	17,669	85,780	50,789	168,997	165,079
Purchased options contracts (interest rate)	0	10,690	10,690	0	0
Interest rate swaps	3,363,983	3,435,141	3,478,611	3,349,181	2,947,685
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						13.58	22.01	20	13.77	23.52	17	14.65	24.05	21	
Standby letters of credit	0.01	0.66	3	0.06	0.72	6	0.12	0.71	9	0.03	0.84	7	0.05	0.92	7
Commercial and similar letters of credit	0.34	0.02	97	0.19	0.02	95	0.15	0.02	94	0.09	0.02	90	0.11	0.02	90
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.14	0.24	89	0.96	0.39	84	0.65	0.35	75	1.05	0.42	84	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	1.77	0.18	93	1.55	0.33	91	1.90	0.30	93	1.34	0.52	89	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.14	0.13	93	0.96	0.35	89	0.65	0.30	83	1.05	0.45	87	0	0.69	34
Derivative contracts	28.57	47.31	66	28.13	51.49	63	27.66	48.62	62	28.42	68.47	58	27.04	65.81	60
Interest rate contracts	28.57	35.15	69	28.13	36.10	66	27.66	34.36	65	28.42	47.31	62	27.04	43.84	63
Interest rate futures and forward contracts	0.04	4.39	33	0.14	8.89	32	0.09	6.21	31	1.80	10.67	71	1.56	11.40	73
Written options contracts (interest rate)	0.15	1.69	31	0.68	2.33	44	0.40	2.18	37	1.28	2.47	66	1.35	2.16	69
Purchased options contracts (interest rate)	0	1.29	22	0.08	1.45	50	0.08	1.46	48	0	2.65	22	0	2.32	23
Interest rate swaps	28.38	20.27	77	27.22	20.71	74	27.09	20.83	73	25.34	28.86	69	24.13	26.74	73
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						18.85	42.82	12	18.70	45.53	14	20.52	44.93	17	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,386,466	3,549,205	3,551,634	3,755,590	3,303,571
Interest rate contracts	3,386,466	3,549,205	3,551,634	3,755,590	3,303,571
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	4,814	17,594	11,544	237,412	190,807
Written options	17,669	85,780	50,789	168,997	165,079
Exchange-traded	0	0	0	0	0
Over-the-counter	17,669	85,780	50,789	168,997	165,079
Purchased options	0	10,690	10,690	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	10,690	10,690	0	0
Swaps	3,363,983	3,435,141	3,478,611	3,349,181	2,947,685
Held for trading	3,386,466	3,549,205	3,551,634	3,755,590	3,059,765
Interest rate contracts	3,386,466	3,549,205	3,551,634	3,755,590	3,059,765
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	243,806
Interest rate contracts	0	0	0	0	243,806
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,555,504	3,611,461	3,597,742	3,515,146	2,725,259
One year or less	191,027	147,383	121,080	121,818	98,747
Over 1 year to 5 years	1,568,166	1,616,008	1,639,731	1,400,965	988,002
Over 5 years	1,796,311	1,848,070	1,836,931	1,992,363	1,638,510
Gross negative fair value (absolute value)	43,007	74,318	66,423	81,001	34,211
Gross positive fair value	97,025	179,626	159,751	80,190	35,891
Held for trading	97,025	179,626	159,751	80,190	35,654
Non-traded	0	0	0	0	237
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.14	12.59	21	0.50	14.59	20	0.33	14.05	17	6.32	13.49	45	5.78	12.78	47
Written options	0.52	7.18	20	2.42	8.60	35	1.43	8.18	28	4.50	5.91	55	5	6.60	57
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.52	6.91	20	2.42	8.13	36	1.43	7.73	31	4.50	5.10	59	5	5.49	60
Purchased options	0	3.41	19	0.30	3.51	46	0.30	3.42	46	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0.30	2.98	50	0.30	2.86	50	0	3.35	18	0	3.20	20
Swaps	99.34	71.71	88	96.79	67.37	83	97.94	68.76	86	89.18	69.75	66	89.23	70.34	64
Held for trading	100	40.70	97	100	43.02	97	100	43.53	96	100	44.16	97	92.62	46.31	74
Interest rate contracts	100	34.66	97	100	36.62	97	100	36.62	96	100	37.24	97	92.62	38.40	88
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.30	2	0	56.98	2	0	56.47	3	0	55.84	2	7.38	53.69	25
Interest rate contracts	0	56.22	3	0	54.32	3	0	53.82	3	0	52.22	2	7.38	50.60	26
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	104.99	91.91	88	101.75	90.28	84	101.30	91.48	83	93.60	93.86	33	82.49	94.47	19
One year or less	5.64	27.90	26	4.15	31.66	18	3.41	32.05	15	3.24	32.17	15	2.99	32.51	15
Over 1 year to 5 years	46.31	29.78	75	45.53	27.15	80	46.17	27.06	79	37.30	30.45	61	29.91	31.16	48
Over 5 years	53.04	29.19	76	52.07	28.15	76	51.72	29.56	75	53.05	28.09	76	49.60	28.71	72
Gross negative fair value (absolute value)	1.27	1.18	59	2.09	1.65	66	1.87	1.55	67	2.16	0.83	92	1.04	0.72	74
Gross positive fair value	2.87	1.59	91	5.06	2.48	95	4.50	2.23	96	2.14	1.19	86	1.09	0.85	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	68	0.06	0.07	70	0.06	0.07	69	0.07	0.06	84	0.03	0.06	74
Gross positive fair value (X)	0.08	0.06	76	0.15	0.10	80	0.14	0.09	80	0.07	0.07	77	0.03	0.06	72
Held for trading (X)	0.08	0.05	81	0.15	0.07	83	0.14	0.07	83	0.07	0.06	82	0.03	0.05	76
Non-traded (X)	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	5	0	0.01	15
Current credit exposure (X)	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	127,302	63,575	63,575	61,469	51,834
Gross losses	23,042	39,408	57,721	36,553	18,011
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,177	6,796	8,005	3,240	2,195
Net losses	16,865	32,612	49,716	33,313	15,816
Provision for loan and lease losses	2,479	66,091	76,083	35,419	25,451
Adjustments	0	37,360	37,360	0	0
Ending balance	112,916	134,414	127,302	63,575	61,469
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	-0.12	81	0.68	0.66	58	0.59	0.51	64	0.27	0.15	82	0.22	0.14	78
Provision for loan and lease losses / Average loans and leases	0.04	-0.21	82	0.93	1.06	52	0.82	0.82	55	0.36	0.24	77	0.29	0.24	73
Provision for loan and lease losses / Net loan and lease losses	14.70	-65.12	66	202.66	587.54	16	153.04	487.86	10	106.32	130.58	42	160.92	134.68	71
Allowance for loan and lease losses / Total loans and leases not held for sale	1.65	1.32	77	1.50	1.58	52	1.52	1.58	51	0.67	0.83	36	0.68	0.90	30
Allowance for loan and lease losses / Total loans and leases	1.65	1.30	79	1.49	1.55	55	1.52	1.55	52	0.66	0.81	38	0.67	0.89	29
Allowance for loan and lease losses / Net loans and leases losses (X)	5.02	17.40	14	3.09	11.29	12	2.56	11.58	6	1.91	8.03	13	3.89	7.54	41
Allowance for loan and lease losses / Nonaccrual assets	303.96	330.05	58	283.63	301.93	60	185.02	299.17	32	160.38	218.72	51	189.57	214.03	58
ALLL / 90+ days past due + nonaccrual loans and leases	275.73	271.93	63	223.03	249.38	53	158.63	244.34	32	95.10	151.73	35	117.95	160.51	44
Gross loan and lease losses / Average loans and leases	0.40	0.20	84	0.56	0.35	80	0.62	0.34	81	0.38	0.28	73	0.21	0.30	42
Recoveries / Average loans and leases	0.11	0.08	70	0.10	0.07	71	0.09	0.07	69	0.03	0.08	30	0.03	0.09	15
Net losses / Average loans and leases	0.29	0.12	89	0.46	0.28	78	0.54	0.27	81	0.34	0.21	76	0.18	0.22	57
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	10.70	25.09	21	18.59	24.77	42	21.90	33.98	34	17.99	36.22	21	15.05	41.30	8
Earnings coverage of net loan and lease losses (X)	7.54	26.30	25	-14.85	20.97	6	-9.19	22.91	5	4.79	24.40	21	10.04	21.75	37
Net Loan and Lease Losses By Type															
Real estate loans	0.29	0.02	94	0.40	0.04	98	0.51	0.04	97	0.11	0.01	96	0.14	0.02	95
Real estate loans secured by 1–4 family	0.01	-0.01	78	0.39	0.01	97	0.31	0.01	97	0.05	0.01	86	0.07	0.01	86
Revolving	0.07	-0.07	88	0.34	0.01	93	0.23	0.01	91	0.18	0.02	90	0.21	0.03	90
Closed-end	0	-0.01	60	0.40	0.01	97	0.32	0	97	0.03	0	85	0.05	0.01	83
Commercial real estate loans	0.44	0.04	98	0.40	0.06	96	0.65	0.07	97	0.16	0.01	95	0.22	0.01	96
Construction and land development	0	0.01	64	0	0	60	0.18	0	94	0	-0.01	60	0	-0.03	70
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0.18	0	95	0	-0.01	61	0	-0.02	68
Multifamily	0.02	0.01	88	0.04	0	96	0.02	0	91	0.13	0	97	0	0	84
Nonfarm nonresidential	0.59	0.05	98	0.55	0.08	94	0.86	0.11	97	0.19	0.02	95	0.31	0.02	96
Owner-occupied	0.03	0.01	85	0.45	0.02	98	0.34	0.02	98	0.19	0.01	98	0.19	0.01	98
Other	0.56	0.04	98	0.10	0.05	76	0.52	0.08	92	-0.01	0.01	14	0.12	0.01	94
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	0
Commercial and industrial loans	0.54	0.19	87	0.78	0.46	79	0.89	0.47	82	1.28	0.37	94	0.20	0.31	50
Loans to individuals	0.67	0.72	60	0.65	1.25	35	0.79	1.13	50	0.66	1.17	36	0.45	1.16	26
Credit card loans	0	2.27	8	0	3.33	10	0	2.92	9	0	3.11	7	0	2.92	8
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	18,365		27,625		18,073		24,004		24,685						
90+ days past due loans and leases	3,803		12,876		11,450		27,214		19,689						
Nonaccrual loans and leases	37,148		47,390		68,803		39,640		32,425						
Total past due and nonaccrual loans and leases	59,316		87,891		98,326		90,858		76,799						
Restructured 30–89 days past due	777		45		49		0		0						
Restructured 90+ days past due	36		0		0		0		2,340						
Restructured nonaccrual	2,551		1,560		2,176		11,463		15,544						
Total restructured loans and leases	3,364		1,605		2,225		11,463		17,884						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	19,454		19,610		18,368		7,853		9,531						
Other real estate owned	0		401		149		1,734		1,541						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.27	0.29	57	0.31	0.37	51	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29
90+ days past due loans and leases	0.06	0.09	64	0.14	0.13	76	0.14	0.12	73	0.28	0.15	81	0.22	0.17	73
Nonaccrual loans and leases	0.54	0.54	57	0.53	0.66	45	0.82	0.66	69	0.41	0.51	40	0.35	0.54	34
90+ days past due and nonaccrual loans and leases	0.60	0.68	52	0.67	0.84	44	0.96	0.85	69	0.69	0.71	53	0.57	0.75	36
30–89 days past due restructured	0.01	0.01	76	0	0.01	38	0	0.01	36	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	69	0	0.01	28	0	0.01	29	0	0.01	29	0.03	0.01	85
Nonaccrual restructured	0.04	0.12	30	0.02	0.14	16	0.03	0.13	21	0.12	0.14	54	0.17	0.16	57
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.29	57	0.31	0.37	51	0.22	0.40	30	0.25	0.43	32	0.27	0.44	29
90+ days past due assets	0.06	0.09	64	0.14	0.13	76	0.14	0.12	73	0.28	0.15	81	0.22	0.18	73
Nonaccrual assets	0.54	0.55	57	0.53	0.67	44	0.82	0.67	68	0.41	0.53	40	0.35	0.57	33
30+ days past due and nonaccrual assets	0.87	1	52	0.98	1.25	44	1.17	1.29	54	0.94	1.19	49	0.84	1.26	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.40	53	0.48	0.52	50	0.62	0.52	68	0.51	0.44	62	0.43	0.48	48
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.42	48	0.48	0.55	47	0.63	0.55	65	0.52	0.48	60	0.44	0.52	42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.48	0.48	60	0.53	0.61	45	0.68	0.60	65	0.37	0.53	33	0.38	0.60	27
Allowance for loan and lease losses	50.85	67.85	45	50.18	66.38	39	68.63	66.66	60	77.43	115.41	34	74.57	118.28	31
Equity capital + allowance for loan and lease losses	4.45	4.12	64	5.14	5.10	54	6.64	4.97	75	2.70	4.28	32	2.84	4.79	28
Tier 1 capital + allowance for loan and lease losses	4.42	4.89	48	5.21	6.26	47	6.75	6.05	63	3.95	5.65	36	4.15	6.16	31
Loans and leases + other real estate owned	0.84	0.82	55	0.75	0.98	41	1.04	0.97	60	0.51	0.85	25	0.50	0.96	20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.25	0.25	59	0.26	0.35	46	0.15	0.39	21	0.14	0.38	20	0.18	0.42	20
	90+ days past due		0.07	0.12	66	0.15	0.17	76	0.18	0.16	78	0.17	0.16	74	0.13	0.22	64
	Nonaccrual.....		0.52	0.60	55	0.43	0.70	36	0.85	0.76	66	0.36	0.46	45	0.38	0.57	38
Commercial and industrial	30–89 days past due		0.30	0.24	68	0.36	0.24	74	0.34	0.23	78	0.44	0.31	74	0.46	0.30	77
	90+ days past due		0	0.02	46	0.17	0.03	90	0.03	0.03	67	0.85	0.05	96	0.59	0.05	95
	Nonaccrual.....		0.59	0.65	54	0.61	0.80	41	0.67	0.75	51	0.38	0.83	29	0.31	0.76	29
Individuals	30–89 days past due		0.98	0.60	78	1.25	0.74	81	1.07	0.83	73	1.34	0.83	77	0.72	0.84	37
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	32
	Nonaccrual.....		1.86	0.17	95	1.83	0.24	94	1.98	0.28	93	0.68	0.17	92	0.32	0.23	70
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.11			0.15			0.17			0.24			0.17	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.03	0.11	50	0.01	0.14	47	0	0.18	15	0.09	0.20	51	0	0.17	12
	90+ days past due		0.03	0.01	87	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0.63	0.19	84	0	0.15	19	1.63	0.13	98	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.31	0.36	54	0.24	0.51	33	0.28	0.65	24	0.16	0.67	9	0.22	0.71	15
	90+ days past due	0.14	0.25	71	0.07	0.36	57	0.07	0.33	60	0.14	0.31	66	0.09	0.46	56
	Nonaccrual	0.68	0.76	53	0.50	0.91	29	0.56	0.89	35	0.24	0.73	14	0.16	0.86	13
Revolving	30–89 days past due	0.40	0.33	60	0.22	0.40	36	0.38	0.48	46	0.20	0.45	24	0.29	0.50	32
	90+ days past due	0.06	0.03	81	0.11	0.02	85	0.07	0.03	81	0.06	0.05	71	0.01	0.05	58
	Nonaccrual	0.77	1.05	58	1.04	1.28	64	0.90	1.13	61	0.47	1	38	0.44	1.17	34
Closed-end	30–89 days past due	0.29	0.36	53	0.24	0.52	35	0.27	0.65	24	0.15	0.70	10	0.21	0.75	14
	90+ days past due	0.15	0.27	72	0.06	0.41	58	0.07	0.38	58	0.16	0.35	66	0.10	0.53	57
Junior lien	Nonaccrual	0.67	0.71	53	0.42	0.89	24	0.50	0.87	34	0.21	0.70	14	0.13	0.84	10
	30–89 days past due	0.01	0.01	69	0.03	0.02	70	0.01	0.02	39	0.01	0.02	32	0	0.03	23
	90+ days past due	0	0	72	0	0	77	0	0	76	0	0	65	0	0	67
	Nonaccrual	0	0.04	24	0.01	0.05	22	0.01	0.04	24	0	0.04	21	0.01	0.06	27
Commercial real estate	30–89 days past due	0.22	0.16	72	0.27	0.21	65	0.05	0.26	27	0.13	0.18	46	0.14	0.17	48
	90+ days past due	0.02	0.01	74	0.21	0.02	96	0.26	0.02	96	0.19	0.03	93	0.17	0.03	90
	Nonaccrual	0.43	0.48	58	0.39	0.53	48	1.05	0.62	76	0.46	0.23	80	0.61	0.28	88
Construction and development	30–89 days past due	0	0.15	18	0.02	0.24	33	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	67	0	0.02	31
1–4 family	Nonaccrual	0	0.31	14	0.42	0.32	75	0	0.41	11	0	0.20	12	0.04	0.19	38
	30–89 days past due	0	0.03	31	0.01	0.03	64	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0	0.10	21	0.01	0.17	37	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	73	0	0.02	33
	Nonaccrual	0	0.25	15	0.42	0.26	78	0	0.35	12	0	0.17	14	0.04	0.15	45
Multifamily	30–89 days past due	0.03	0.09	60	0.72	0.09	92	0	0.09	22	0.14	0.08	79	0.12	0.10	71
	90+ days past due	0	0	46	0.03	0	91	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.13	70	0.16	0.09	74	0.15	0.11	72	0.13	0.05	81	0.09	0.08	67
Nonfarm non-residential	30–89 days past due	0.29	0.12	80	0.22	0.21	62	0.07	0.23	35	0.15	0.14	57	0.18	0.17	57
	90+ days past due	0.03	0.01	75	0.28	0.02	96	0.36	0.02	96	0.26	0.03	94	0.24	0.03	93
Owner Occupied	Nonaccrual	0.56	0.58	58	0.43	0.68	42	1.41	0.80	79	0.61	0.28	84	0.83	0.30	92
	30–89 days past due	0.07	0.04	72	0.07	0.07	61	0.06	0.07	56	0.12	0.07	73	0.08	0.09	48
	90+ days past due	0.03	0	89	0.01	0	79	0.01	0	82	0.25	0.01	98	0.16	0.01	94
Other	Nonaccrual	0.27	0.20	67	0.31	0.26	62	0.27	0.27	53	0.58	0.16	93	0.73	0.17	97
	30–89 days past due	0.22	0.07	82	0.15	0.13	69	0.01	0.14	30	0.03	0.07	43	0.10	0.07	72
	90+ days past due	0	0.01	34	0.28	0.01	96	0.34	0.01	96	0.01	0.01	75	0.08	0.01	92
	Nonaccrual	0.29	0.31	60	0.12	0.36	38	1.14	0.44	86	0.04	0.10	37	0.09	0.13	57
Farmland	30–89 days past due	0	0.13	30	7.04	0.24	97	9.72	0.11	99	0	0.23	23		0.25	
	90+ days past due	44.72	0.01	99	0	0.01	44	0	0	45	0	0.01	42		0.01	
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19		1.23	
Credit card	30–89 days past due	0	0.79	7	0	0.92	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,324,198	1,388,706	1,390,180	1,385,421	1,257,481										
Retained earnings	-130,453	-213,632	-206,818	361,082	308,837										
Accumulated other comprehensive income (AOCI)	7,249	32,426	30,871	11,993	-13,470										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,200,994	1,207,500	1,214,233	1,758,496	1,552,848										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	29,919	38,006	38,033	584,703	534,675										
Accumulated other comprehensive income-related adjustments	7,249	32,426	30,871	11,993	-13,470										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,163,826	1,137,068	1,145,329	1,161,800	1,029,724										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,163,826	1,137,068	1,145,329	1,161,800	1,029,724										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	22,222	22,170	22,183	22,132	15,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	22,222	22,170	22,183	22,132	15,000										
Less: Additional tier 1 capital deductions	0	0	0	0	826										
Additional tier 1 capital	22,222	22,170	22,183	22,132	14,174										
Tier 1 Capital	1,186,048	1,159,238	1,167,512	1,183,932	1,043,898										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	74,613	74,436	74,479	74,303	74,124										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	89,378	97,568	95,017	63,675	61,527										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	163,991	172,004	169,496	137,978	135,651										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	7,429										
Tier 2 capital	163,991	172,004	169,496	137,978	128,222										
Exited advanced approach tier 2 capital															
Total capital	1,350,039	1,331,242	1,337,008	1,321,910	1,172,120										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,962,675	12,696,810	12,482,789	13,278,596	12,090,757										
Less: Deductions from common equity tier 1 capital	29,919	38,006	38,033	584,703	537,419										
Less: Other deductions	0	624	0	0	0										
Total assets for leverage ratio	11,932,756	12,658,180	12,444,756	12,693,893	11,553,338										
Total risk-weighted assets	7,616,783	8,633,031	8,302,987	9,628,669	9,020,057										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.28	12.59	85	13.17	12.26	74	13.79	12.35	78	12.07	12.11	53	11.42	12.09	46
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.57	13.31	84	13.43	12.97	68	14.06	13.08	75	12.30	12.78	46	11.57	12.85	35
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	17.72	15.21	84	15.42	15.12	65	16.10	15.23	71	13.73	14.36	48	12.99	14.45	29
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.94	9.07	75	9.16	9.05	54	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		7,003			8,451			10,770			10,957			10,982	-17.13	-14.12	
Other insurance activities income		7,003			8,451			10,770			10,957			10,982	-17.13	-14.12	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		235,327			231,211			232,690			227,888			190,605	1.78	84.03	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2.01	0.38	90	2.85	0.41	92	2.73	0.41	91	2.43	0.47	91	2.29	0.47	91			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.12	11.72	75	17.87	11.07	78	17.97	11.03	79	18.27	11.51	76	17.24	10.22	74			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.88	0.60	0.35	5.09	5.26
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	76,000	43,800	43,800	101,700	46,840	73.52	195.35
Dividends	76,000	43,800	43,800	101,700	45,500	73.52	216.67
Interest	0	0	0	0	1,340		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	4,010	2,500	2,500	3,000	3,000	60.40	
Dividends	4,000	2,500	2,500	3,000	3,000	60.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	10	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	80,010	46,300	46,300	104,700	49,840	72.81	210.94
Securities gains (losses)	0	0	0	-7	0		-100.00
Other operating income	10	54	71	339	325	-81.48	-99.21
Total operating income	80,020	46,354	46,371	105,032	50,165	72.63	196.14
Operating Expenses							
Personnel expenses	687	676	997	999	901	1.63	4.73
Interest expense	4,001	4,001	5,335	5,335	5,335	0.00	-0.17
Other expenses	1,456	1,427	1,869	3,130	2,134	2.03	-21.21
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,144	6,104	8,201	9,464	8,370	0.66	-5.65
Income (loss) before taxes	73,884	37,622	35,914	96,494	40,637	96.39	260.25
Applicable income taxes (credit)	-1,597	-2,323	-2,719	-2,054	-1,068		
Extraordinary items							
Income before undistributed income of subsidiaries	75,481	39,945	38,633	98,548	41,705	88.96	244.99
Equity in undistributed income of subsidiaries	22,935	-587,971	-571,650	-1,098	64,060		-13.32
Bank subsidiaries	-2,300	-566,719	-551,662	-599	64,399		
Nonbank subsidiaries	25,235	-21,252	-19,988	-499	-339		1910.76
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	98,416	-548,026	-533,017	97,450	105,765		103.60
Memoranda							
Bank net income	73,700	-522,919	-507,862	101,101	109,899		49.78
Nonbank net income	29,235	-18,752	-17,488	2,501	2,661		2229.48
Subsidiary holding companies' net income	0	0	0	0	0		

